

**Information to identify the case:**

Debtor 1	<b>Diana Waher-Sala</b>	Social Security number or ITIN	xxx-xx-5392
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-33261-CMG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Diana Waher-Sala  
dba Lil Sprouts & Precious Moments

4/9/24

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Diana Waher-Sala  
Debtor

Case No. 19-33261-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 09, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2024:

Recip ID	Recipient Name and Address
db	+ Diana Waher-Sala, 941 Vaughn Avenue, Toms River, NJ 08753-7954
sp	+ Joseph Michelini, Esq., 17 Beaverson Blvd., Brick, NJ 08723-7832
518673644	+ ABC Receivables, PO Box 350, Asbury Park, NJ 07712-0350
518620323	+ ADS, 495 Commerce Dr, Ste 2, Amherst, NY 14228-2311
518673650	+ CMC Home Health, 99 Route 37 West, Toms River, NJ 08755-6423
518673648	+ Clinical Practices-UPenn, PO Box 7579, Philadelphia, PA 19175-0001
518673649	+ Clovis & Roche, PO Box 1164, Metairie, LA 70004-1164
518673653	+ Community surgical Supply, 1390 Route 37 West, Toms River, NJ 08755-4924
518673654	+ Delbet Services Corp, 7125 Pollock Drive, Las Vegas, NV 89119-4415
518620335	+ Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806
518673662	+ Monmouth Ocean Hospital Services, 4806 Megill Road, Neptune, NJ 07753-6926
518734945	New Jersey Department of, Labor and Workforce, Development, Division of Employer, Accounts, PO Box 379, Trenton, NJ 08625-0379
518889769	+ New Jersey Natural Gas, PO Box 1378, Wall, NJ 07719-1378
518889770	+ Ocean/B-Safe Security Systems, 679 Bridgeton Pike, Mantua, NJ 08051-1320
518673663	+ Paths LLC, 9 Executive Campus, Cherry Hill, NJ 08002-4502
518673664	+ RMS, PO Box 509, Richfield, OH 44286-0509
518673665	Route 9 Shopper, Direct Mail, Englishtown, NJ 07726
518889771	+ Suez Water Toms Rivre, 69 Devoe Place, Hackensack, NJ 07601-6105
518673667	+ Supermedia, PO Box 619810, Dallas, TX 75261-9810
518623348	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518664758	THE STATE OF NEW JERSEY, DIVISION OF EMPLOYER ACCOUNTS, PO BOX 379, TRENTON, NJ 08625-0379
518673668	+ UMDNJ, 150 Bergen Street, Newark, NJ 07103-2406
518620343	+ UMDNJ Hospital, 150 Bergen Street, Newark, NJ 07103-2406
518673670	UPA Recovery, ADMC Bldg, #12, 39 Bergen St., Newark, nj 07107
518673669	+ University Physician Associates of NJ, 220 Davidson Avenue, 2nd Floor, Somerset, NJ 08873-4149

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 09 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 09 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518673645	+ Email/Text: kristin.villneauve@allianceoneinc.com	Apr 09 2024 20:43:00	ALLiance One, 4850 Street Road, Suite 300, Trevoese, PA 19053-6643
518620324	^ MEBN	Apr 09 2024 20:43:21	Attorney General of the United States, Department

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			of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
518673647	Email/Text: bankruptcy@cashcall.com	Apr 09 2024 20:44:00	Cash Call, 1600 S. Douglass Road, Anaheim, CA 92806
518673646	+ EDI: CAPIO.COM	Apr 10 2024 00:40:00	Capio Partners, 2222 Texoma Pkwy, Suite 150, Sherman, TX 75090-2481
518620325	+ EDI: CAPITALONE.COM	Apr 10 2024 00:40:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518673651	+ EDI: COMCASTCBLCENT	Apr 10 2024 00:40:00	Comcast, 12641 Corporate Lakes Drive, Ft. Myers, FL 33913-9900
518673652	+ Email/Text: ebn@rwjbh.org	Apr 09 2024 20:44:00	Community Medical Center, PO Box 903, Oceanport, NJ 07757-0903
518620326	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 09 2024 21:00:44	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
518620334	EDI: CITICORP	Apr 10 2024 00:40:00	Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
518672059	^ MEBN	Apr 09 2024 20:43:26	Figi's Gifts, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518620327	+ EDI: AMINFOFP.COM	Apr 10 2024 00:40:00	First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
518620328	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 09 2024 20:43:00	Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
518673655	+ EDI: SYNC	Apr 10 2024 00:40:00	GE Capital/Lowes, Attn BK Dept, PO Box 965061, Orlando, FL 32896-5061
518673656	+ EDI: SYNC	Apr 10 2024 00:40:00	GECRB, PO Box 960010, Orlando, FL 32896-0010
518620329	+ EDI: IRS.COM	Apr 10 2024 00:40:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518889768	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 09 2024 20:43:00	JCP&L, PO Box 16001, Reading, PA 19612-6001
518673657	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Apr 09 2024 20:44:00	Jersey Shore U Med Ctr, 1945 Route 33, Neptune, NJ 07753-4896
518629685	Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2024 20:50:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518620333	+ EDI: LENDNGCLUB	Apr 10 2024 00:40:00	Lending Club, 595 Market Street, Ste 200, San Francisco, CA 94105-2802
518673658	+ Email/Text: BKNotice@ldvlaw.com	Apr 09 2024 20:43:00	Lyons, Doughty & Veldhuis, PO Box 1269, Mt. Laurel, NJ 08054-7269
518673659	Email/Text: bknotices@mbandw.com	Apr 09 2024 20:44:00	McCarthy, Burgess & Wolff, The MB&W Bldg, 26000 Cannon Road, Cleveland, OH 44146
518672061	+ EDI: CBSMASON	Apr 10 2024 00:40:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518673660	^ MEBN	Apr 09 2024 20:42:55	Mercantile Adjustment, 165 Lawrence Bell Drive, Suite 100, Williamsville, NY 14221-7900
518673661	+ EDI: AISMIDFIRST	Apr 10 2024 00:40:00	Midfirst Bank, 999 Northwest Grand Blvd, Oklahoma City, OK 73118-6051
518620337	^ MEBN	Apr 09 2024 20:41:46	NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
518620336	+ EDI: WFNNB.COM	Apr 10 2024 00:40:00	New York & Co, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
518620339	EDI: PRA.COM		

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		Apr 10 2024 00:40:00	Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
519244335	EDI: PRA.COM	Apr 10 2024 00:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519244336	EDI: PRA.COM	Apr 10 2024 00:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518684572	EDI: PRA.COM	Apr 10 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
518654927	EDI: PRA.COM	Apr 10 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518654983	EDI: PRA.COM	Apr 10 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518699726	+ EDI: JEFFERSONCAP.COM	Apr 10 2024 00:40:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518631895	EDI: Q3G.COM	Apr 10 2024 00:40:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518712935	EDI: Q3G.COM	Apr 10 2024 00:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518698061	EDI: Q3G.COM	Apr 10 2024 00:40:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518620338	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 09 2024 20:43:00	NJ Division of Taxation, Compliance & Enforcement-Bankruptcy, 50 Barrack Street, 9th Fl, P.O. Box 245, Trenton, NJ 08695-0267
518704647	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 09 2024 20:43:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518673666	+ EDI: CITICORP	Apr 10 2024 00:40:00	Sears/Citibank, PO Box 6283, Sioux Falls, SD 57117-6283
518672062	+ EDI: CBS7AVE	Apr 10 2024 00:40:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518620340	+ EDI: CBS7AVE	Apr 10 2024 00:40:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
518672060	+ EDI: CBSMASON	Apr 10 2024 00:40:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518620341	+ EDI: CBS7AVE	Apr 10 2024 00:40:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
518620342	+ EDI: SYNC	Apr 10 2024 00:40:00	Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
518676191	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 09 2024 20:43:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518672058	+ EDI: CBS7AVE	Apr 10 2024 00:40:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518620344	+ Email/Text: usanj.njbankr@usdoj.gov	Apr 09 2024 20:44:00	United States Attorney, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
518721042	+ EDI: AIS.COM	Apr 10 2024 00:40:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518620345	+ EDI: BLUESTEM	Apr 10 2024 00:40:00	WebBank/Fingerhut, 215 S. State St., Ste 800, Salt

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Lake City, UT 84111-2339

518673671 + Email/Text: bncmail@w-legal.com

Apr 09 2024 20:44:00

Weinstein & Riley, 2001 Western Avenue, Suite  
400, Seattle, WA 98121-3132

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518620330	*+	Internal Revenue Service (SP), Special Procedures, 200 Sheffield Street, Mountainside, NJ 07092-2314
518620331	*+	Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346
518729067	*+	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518620332	##+	KML Law Group, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
518673672	##++++	YELLOW BOOK USA, 398 RXR PLZ, UNIONDALE NY 11556-0398, address filed with court:, Yellow Book USA, 193 EAB Plaza, Uniondale, NY 11556-0193

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor Diana Waher-Sala sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor NJ Division of Taxation Valerie.Hamilton@law.njoag.gov
Valerie A. Hamilton	on behalf of Creditor NJ Division of Employer Accounts Valerie.Hamilton@law.njoag.gov

TOTAL: 7